



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name STATE BANKSHARES, INC.

City/State FARGO, ND

Bank Holding Company Information

Federal Reserve District: 9

Consolidated Assets (\$000): 11,996,176

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

STATE BANKSHARES, INC.
3100 13TH AVENUE SW
FARGO, ND 58103

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BHC Name

City/State

Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	10,990,804			10,099,488			10,107,557			7,991,795			6,232,356		
Net income (\$000)	191,614			268,129			300,500			115,813			321,588		
Number of BHCs in peer group	132			132			152			147			146		
	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.02	2.79	68	2.91	2.65	68	2.93	2.85	53	3.34	2.96	81	3.72	3.21	82
+ Non-interest income	3.83	0.94	97	6.36	1.09	98	5.39	0.94	98	4.01	0.98	97	7.88	0.90	97
- Overhead expense	3.59	2.18	93	4.36	2.21	97	4.20	2.37	95	4.44	2.48	97	4.06	2.59	93
- Provision for credit losses	0	0.10	13	0	-0.12	74	0	-0.01	52	0.93	0.38	95	0.29	0.12	89
+ Securities gains (losses)	0	0	17	0	0.01	23	0	0.01	29	0	0.02	27	0	0.01	21
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	42	0	0	54	0	0	46
= Pretax net operating income (tax equivalent)	3.19	1.46	97	4.91	1.76	97	4.12	1.64	98	1.98	1.22	93	7.24	1.53	98
Net operating income	2.32	1.10	97	3.54	1.34	97	2.97	1.25	98	1.45	0.97	89	5.16	1.19	99
Net income	2.32	1.10	97	3.54	1.34	97	2.97	1.25	98	1.45	0.97	89	5.16	1.19	99
Net income (Subchapter S adjusted)		1.56			2.06			1.37			1.27			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.81	3.36	79	3.27	3.12	56	3.29	3.34	43	3.86	3.78	57	4.58	4.49	58
Interest expense	0.46	0.35	75	0.24	0.26	57	0.24	0.28	43	0.38	0.57	24	0.61	1.02	14
Net interest income (tax equivalent)	3.35	3.01	74	3.03	2.85	61	3.06	3.05	46	3.48	3.17	72	3.97	3.45	77
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.09	17	0.13	0.12	58	0.11	0.06	73	0.02	0.11	22	0.05	0.11	38
Earnings coverage of net loan and lease losses (X)	-2,247.19	36.38	2	48.84	26.30	76	49.61	-14.44	71	147.22	33.55	91	183.60	22.46	93
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.25	1.17	65	1.72	1.32	81	1.63	1.26	84	1.99	1.35	91	1.14	0.94	77
Allowance for loan and lease losses / Total loans and leases	1.24	1.15	63	1.64	1.30	78	1.56	1.25	81	1.92	1.33	89	1.12	0.93	76
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.16	0.39	16	0.11	0.58	7	0.09	0.49	10	0.16	0.67	11	0.13	0.56	12
30-89 days past due loans and leases / Total loans and leases	0.03	0.33	3	0.12	0.29	25	0.09	0.21	29	0.27	0.26	59	0.19	0.31	34
Liquidity and Funding															
Net noncore funding dependence	6.62	5.89	58	-24.02	-3.31	6	-3.66	-5.41	49	-11.17	0.77	16	3.65	10.70	25
Net short-term noncore funding dependence	6.38	0.87	74	-25.49	-9.17	12	-3.88	-7.77	58	-13.65	-3.25	19	2.81	5.88	34
Net loans and leases / Total assets	88.58	63.09	98	74.04	58.81	84	85.20	64.16	98	81.95	69.27	92	93.33	72.36	99
Capitalization															
Tier 1 leverage ratio	11.81	9.22	93	11.04	9.07	88	11.91	9.54	92	11.20	9.65	82	13.13	10.39	88
Holding company equity capital / Total assets	11.22	9.68	75	10.66	10.79	51	12.08	10.31	82	10.52	10.51	51	12.50	11.37	66
Total equity capital (including minority interest) / Total assets	11.22	9.81	72	10.66	10.91	49	12.08	10.36	82	10.52	10.57	50	12.50	11.43	66
Common equity tier 1 capital / Total risk-weighted assets	11.85	11.79	53	14.07	12.64	75	13.06	12.48	62	12.71	12.44	60	12.34	12.50	59
Net loans and leases / Equity capital (X)	7.89	6.64	75	6.94	5.47	81	7.05	6.35	66	7.79	6.79	72	7.46	6.55	73
Cash dividends / Net income	6.85	31.93	11	4.76	27.22	12	4.25	22.04	20	7.38	29.42	19	3.07	25.65	15
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			53.82			39.66			93.20	
Growth Rates															
Assets	10.44	6.04	75	30.87	9.51	95	11.45	9.64	59	34.72	16.11	93	18.92	8.66	84
Equity capital	16.23	-3.83	87	32.25	7.52	93	27.92	7.16	96	13.40	8.42	80	64.16	12.19	98
Net loans and leases	32.13	14.48	86	8.09	-0.66	82	15.88	2.51	90	18.28	9.99	80	20.67	8.63	86
Noncore funding	335.32	36.20	96	-41.95	-21.64	21	-57.46	-20.94	9	0.21	-12.78	70	0.76	4.16	45
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0	48	0	0.01	46	0	0.01	46
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	6.32	22	0	5.67	25	0	3.86	27
Equity investment in subsidiaries / Equity capital	101.79	104.01	45	89.80	103.15	3	92.45	105.13	6	103.25	104.49	52	89.74	104.21	4
Cash from ops + noncash items + op expense / Op expense + dividends	-10.80	118.32	12	1,034.46	155.61	99	1,054.75	167.98	96	468.64	138.81	94	1,181.70	152.31	98

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	267,107	229,361	307,181	289,040	259,495	16.46	110.55
Income from lease financing receivables.....	7,752	5,693	7,942	5,044	2,563	36.17	1359.89
Fully taxable income on loans and leases.....	270,190	229,772	308,236	286,214	253,712	17.59	121.12
Tax-exempt income on loans and leases.....	4,669	5,282	6,887	7,870	8,346	-11.61	-10.23
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	274,859	235,054	315,123	294,084	262,058	16.93	115.76
Investment interest income (tax equivalent).....	3,784	705	1,180	967	1,669	436.74	196.55
Interest on balances due from depository institutions.....	697	1,578	2,084	807	2,539	-55.83	-44.02
Interest income on other earning assets.....	4,020	511	685	605	756	686.69	974.87
Total interest income (tax equivalent).....	283,360	237,848	319,072	296,463	267,022	19.13	117.49
Interest on time deposits of \$250K or more.....	395	631	876	1,216	1,248	-37.40	15.84
Interest on time deposits < \$250K.....	3,125	4,263	5,300	8,294	8,549	-26.69	0.32
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	24,679	10,369	13,861	15,484	20,838	138.01	513.14
Interest on other borrowings and trading liabilities.....	6,110	2,282	2,725	4,419	4,818	167.75	193.61
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	34,309	17,545	22,762	29,413	35,453	95.55	258.81
Net interest income (tax equivalent).....	249,051	220,303	296,310	267,050	231,569	13.05	106.30
Non-interest income.....	315,623	481,895	544,748	320,163	490,916	-34.50	127.12
Adjusted operating income (tax equivalent).....	564,674	702,198	841,058	587,213	722,485	-19.58	117.44
Overhead expense.....	295,552	330,546	424,238	354,778	253,014	-10.59	57.21
Provision for credit losses.....	0	0	0	74,000	18,000		-100.00
Securities gains (losses).....	-114	0	0	19	-1		
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	262,921	371,686	416,795	158,454	451,470	-29.26	293.03
Applicable income taxes.....	71,307	103,557	116,295	42,641	129,882	-31.14	176.89
Tax equivalent adjustments.....	0	0	0	0	0		
Applicable income taxes (tax equivalent).....	71,307	103,557	116,295	42,641	129,882	-31.14	176.89
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	191,614	268,129	300,500	115,813	321,588	-28.54	365.73
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	191,614	268,129	300,500	115,813	321,588	-28.54	365.73
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	191,614	268,129	300,500	115,813	321,588	-28.54	365.73
Investment securities income (tax equivalent).....	3,784	705	1,180	967	1,669	436.74	196.55
US Treasury and agency securities (excluding mortgage-backed securities).....	706	643	869	863	1,501	9.80	-36.22
Mortgage-backed securities.....	540	0	28	1	1		26900.00
All other securities.....	2,538	62	283	103	167	3993.55	1419.76
Cash dividends declared.....	13,117	12,756	12,786	8,552	9,875	2.83	138.45
Common.....	13,117	11,057	11,057	8,552	7,370	18.63	138.45
Preferred.....	0	1,699	1,729	0	2,505	-100.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.44	3.12	75	3.14	2.90	67	3.16	3.12	53	3.71	3.53	67	4.28	4.19	64
Less: Interest expense	0.42	0.33	74	0.23	0.24	60	0.23	0.26	47	0.37	0.54	24	0.57	0.95	15
Equals: Net interest income (tax equivalent)	3.02	2.79	68	2.91	2.65	68	2.93	2.85	53	3.34	2.96	81	3.72	3.21	82
Plus: Non-interest income	3.83	0.94	97	6.36	1.09	98	5.39	0.94	98	4.01	0.98	97	7.88	0.90	97
Equals: adjusted operating income (tax equivalent)	6.85	3.77	95	9.27	3.80	96	8.32	3.89	98	7.35	3.96	96	11.59	4.16	97
Less: Overhead expense	3.59	2.18	93	4.36	2.21	97	4.20	2.37	95	4.44	2.48	97	4.06	2.59	93
Less: Provision for credit losses	0	0.10	13	0	-0.12	74	0	-0.01	52	0.93	0.38	95	0.29	0.12	89
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	15	0	0.01	24	0	0.01	30	0	0.02	28	0	0.01	20
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	42	0	0	54	0	0	46
Equals: Pretax net operating income (tax equivalent)	3.19	1.46	97	4.91	1.76	97	4.12	1.64	98	1.98	1.22	93	7.24	1.53	98
Less: Applicable income taxes (tax equivalent)	0.87	0.34	96	1.37	0.41	97	1.15	0.35	98	0.53	0.27	93	2.08	0.35	98
Less: Minority interest	0	0	43	0	0	41	0	0	46	0	0	45	0	0	45
Equals: Net operating income	2.32	1.10	97	3.54	1.34	97	2.97	1.25	98	1.45	0.97	89	5.16	1.19	99
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	49	0	0	50	0	0	50
Equals: Net income	2.32	1.10	97	3.54	1.34	97	2.97	1.25	98	1.45	0.97	89	5.16	1.19	99
Memo: Net income (last four quarters)	2.08	1.10	97	3.25	1.30	97	2.97	1.26	98	1.45	0.97	89	5.16	1.19	99
Net income—BHC and noncontrolling (minority) interest	2.32	1.11	97	3.54	1.35	97	2.97	1.25	98	1.45	0.97	89	5.16	1.19	99
Margin Analysis															
Average earning assets / Average assets	90.19	92.93	18	96.12	93.09	83	95.83	93.81	76	96.02	93.47	83	93.63	93.22	54
Average interest-bearing funds / Average assets	63.30	60.58	67	62.30	61.98	58	62.21	65.01	39	68.83	68.25	52	68.58	70.66	42
Interest income (tax equivalent) / Average earning assets	3.81	3.36	79	3.27	3.12	56	3.29	3.34	43	3.86	3.78	57	4.58	4.49	58
Interest expense / Average earning assets	0.46	0.35	75	0.24	0.26	57	0.24	0.28	43	0.38	0.57	24	0.61	1.02	14
Net interest income (tax equivalent) / Average earning assets	3.35	3.01	74	3.03	2.85	61	3.06	3.05	46	3.48	3.17	72	3.97	3.45	77
Yield or Cost															
Total loans and leases (tax equivalent)	3.95	4.24	28	3.99	4.07	47	3.95	4.16	37	4.13	4.28	40	4.65	4.98	29
Interest-bearing bank balances	0.78	0.79	48	0.13	0.13	51	0.15	0.15	62	0.17	0.32	14	2.40	2.26	68
Federal funds sold and reverse repos		1.05			0.25			0.17			0.43		2.59	2.02	76
Trading assets		0.57			0.45			0.32			0.80			0.49	
Total earning assets	3.81	3.33	81	3.27	3.09	57	3.29	3.40	42	3.86	3.80	61	4.58	4.47	58
Investment securities (tax equivalent)	1.36	1.96	6	1.26	1.77	14	1.15	1.75	11	1.80	2.32	13	2.06	2.74	2
US Treasury and agency securities (excluding mortgage-backed securities)	1.14	1.38	32	1.09	1.23	41	1.11	1.22	46	1.75	1.87	46	1.98	2.54	18
Mortgage-backed securities	0.91	1.87	2	0	1.55	1	0.30	1.44	1	6.25	2.05	99	3.60	2.54	98
All other securities	1.19	2.89	6	4.09	2.85	83	0.55	2.49	5	4.19	3.24	81	4.43	3.80	79
Interest-bearing deposits	0.49	0.35	75	0.28	0.22	69	0.29	0.27	56	0.39	0.62	18	0.59	1.13	10
Time deposits of \$250K or more	0.87	0.61	79	1.19	0.70	88	1.27	0.79	86	1.59	1.60	45	2.12	2.13	44
Time deposits < \$250K	0.90	0.58	80	1.26	0.67	90	1.19	0.75	86	1.66	1.49	68	1.87	1.91	41
Other domestic deposits	0.54	0.31	83	0.25	0.16	77	0.25	0.17	79	0.33	0.36	50	0.59	0.86	29
Foreign deposits		0.52			0.12			0.42			1.24			2.53	
Federal funds purchased and repos	1.24	0.88	75	0.73	0.18	91	0.73	0.11	95	0.93	0.37	87	1.33	1.23	61
Other borrowed funds and trading liabilities	2.28	1.55	82	1.24	1.29	47	1.24	0.53	75	1.44	0.55	78	2.38	1.03	80
All interest-bearing funds	0.66	0.54	72	0.37	0.38	57	0.36	0.41	45	0.53	0.79	21	0.83	1.34	14

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	315,623	481,895	544,748	320,163	490,916
Fiduciary activities income	17,136	16,131	22,045	18,195	17,638
Service charges on deposit accounts - domestic	5,389	3,692	5,015	4,799	5,359
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	5,711	5,426	7,316	5,665	4,791
Insurance activities revenue	161	157	210	180	242
Venture capital revenue	0	0	0	0	0
Net servicing fees	48,402	-444	632	-2,734	1,432
Net securitization income	-127	4,340	545	0	0
Net gains (losses) on sales of loans, OREO, other assets	65,601	171,501	215,280	256,366	84,824
Other non-interest income	173,350	281,092	293,705	37,692	376,630
Total overhead expenses	295,552	330,546	424,238	354,778	253,014
Personnel expense	181,760	206,809	261,979	235,701	161,362
Net occupancy expense	26,298	20,513	29,105	24,930	20,285
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	87,494	103,224	133,154	94,147	71,367
Fee income on mutual funds and annuities	5,711	5,426	7,316	5,665	4,791
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,911	1,701	1,750	1,490	1,304
Average personnel expense per employee	95.11	121.58	149.70	158.19	123.74
Average assets per employee	5,751.34	5,937.38	5,775.75	5,363.62	4,779.41

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.81	2.43	47	1.13	2.14	43	1.34	0.54	83	1.77	0.51	85	0.98	0.66	78
Overhead expenses / Net Interest Income + non-interest income	52.34	58.02	25	47.07	58.85	12	50.44	60.88	9	60.42	61.22	49	35.02	61.79	1
Percent of Average Assets															
Total overhead expense	3.59	2.18	93	4.36	2.21	97	4.20	2.37	95	4.44	2.48	97	4.06	2.59	93
Personnel expense	2.20	1.20	96	2.73	1.23	98	2.59	1.37	96	2.95	1.42	97	2.59	1.50	95
Net occupancy expense	0.32	0.22	87	0.27	0.24	67	0.29	0.28	56	0.31	0.30	59	0.33	0.32	56
Other operating expenses	1.06	0.73	85	1.36	0.72	90	1.32	0.70	94	1.18	0.73	91	1.15	0.76	90
Overhead less non-interest income	-0.24	1.22	3	-2	1.08	0	-1.19	1.39	1	0.43	1.44	3	-3.82	1.65	0
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	52.34	57.55	28	47.07	58.34	12	50.44	60	12	60.42	58.93	59	35.02	59.91	2
Personnel expense	32.19	31.86	45	29.45	32.89	26	31.15	34.64	27	40.14	33.88	86	22.33	34.17	4
Net occupancy expense	4.66	5.98	26	2.92	6.26	9	3.46	7.36	1	4.25	7.04	8	2.81	7.50	2
Other operating expenses	15.49	19.14	21	14.70	18.68	18	15.83	17.56	33	16.03	17.57	34	9.88	17.93	4
Total non-interest income	55.89	24.10	93	68.63	28.20	94	64.77	24.76	95	54.52	23.45	95	67.95	19.83	95
Fiduciary activities income	3.03	2.13	69	2.30	2.27	59	2.62	2.32	62	3.10	1.45	78	2.44	1.61	66
Service charges on domestic deposit accounts	0.95	3.30	14	0.53	3.25	9	0.60	3.11	8	0.82	2.67	22	0.74	3.21	17
Trading revenue	0	0.57	34	0	0.68	25	0	0.07	39	0	0.10	39	0	0.07	41
Investment banking fees and commissions	1.01	2.15	42	0.77	2.46	36	0.87	0.92	61	0.96	1.03	60	0.66	0.91	54
Insurance activities revenue	0.03	0.36	45	0.02	0.38	40	0.02	0.64	58	0.03	0.41	60	0.03	0.37	60
Venture capital revenue	0	0.01	44	0	0.03	45	0	0	48	0	0	48	0	0	50
Net servicing fees	8.57	1.23	93	-0.06	0.56	3	0.08	0.47	40	-0.47	0	13	0.20	0.22	63
Net securitization income	-0.02	0	3	0.62	0.01	96	0.06	0	95	0	0	48	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	11.62	1.19	96	24.42	3.64	96	25.60	4.52	95	43.66	5.55	98	11.74	2.27	89
Other non-interest income	30.70	8.80	96	40.03	9.39	96	34.92	8.76	93	6.42	7.76	40	52.13	7.41	98
Overhead less non-interest income	-3.55	32.79	3	-21.55	29.67	1	-14.33	34.71	3	5.89	34.63	6	-32.93	39.47	1
Applicable income taxes / Pretax net operating income (tax equivalent)	27.12	21.50	91	27.86	21.49	94	27.90	21.61	91	26.91	20.30	85	28.77	21.51	91
Applicable income tax + TE / Pretax net operating income + TE	27.12	23.57	84	27.86	23.11	92	27.90	21.64	87	26.91	22.51	76	28.77	23.31	86

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	8,054,713	5,926,971	6,201,954	5,097,403	4,475,822	35.90	171.59
Commercial and industrial loans	1,882,574	1,497,371	1,551,823	1,589,936	966,076	25.73	205.61
Loans to individuals	249,798	188,220	184,265	157,334	171,592	32.72	97.29
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	114,115	103,907	99,692	104,781	123,826	9.82	-20.87
Other loans and leases	458,175	463,283	498,009	454,524	465,508	-1.10	5.72
Less: Unearned income	0	3,542	1,898	12,695	4,637	-100.00	-100.00
Loans and leases, net of unearned income	10,759,375	8,176,210	8,533,845	7,391,283	6,198,187	31.59	151.29
Less: Allowance for loan and lease losses	133,261	133,934	133,144	141,545	69,124	-0.50	205.56
Net loans and leases	10,626,114	8,042,276	8,400,701	7,249,738	6,129,063	32.13	150.73
Debt securities that reprice or mature in over 1 year	176,846	69,857	156,624	42,187	55,595	153.15	132.96
Mutual funds and equity securities	93	96	225,048	0	0	-3.13	25.68
Subtotal	10,803,053	8,112,229	8,782,373	7,291,925	6,184,658	33.17	150.42
Interest-bearing bank balances	36,851	2,151,855	277,263	1,075,419	31,858	-98.29	-54.06
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	187,711	12,717	158,627	7,806	10,371	1376.06	8029.54
Trading assets	0	0	0	0	0		
Total earning assets	11,027,615	10,276,801	9,218,263	8,375,150	6,226,887	7.31	150.83
Non-interest-bearing cash and due from depository institutions	83,135	76,999	84,572	76,913	59,635	7.97	31.25
Premises, fixed assets, and leases	185,890	141,475	161,037	117,713	86,946	31.39	294.77
Other real estate owned	0	0	0	1,138	1,966		-100.00
Investment in unconsolidated subsidiaries	51,629	83,132	121,114	67,479	66,785	-37.90	689.31
Intangible and other assets	647,907	283,829	274,687	208,578	124,815	128.27	257.54
Total assets	11,996,176	10,862,236	9,859,673	8,846,971	6,567,034	10.44	155.51
Quarterly average assets	11,643,297	10,612,331	10,131,765	8,630,174	6,530,852	9.71	158.51
Average loans and leases (YTD)	9,269,335	7,857,607	7,968,684	7,121,252	5,630,500	17.97	134.15
Memoranda							
Loans held-for-sale	137,885	385,558	383,923	279,110	126,501	-64.24	45.84
Loans not held-for-sale	10,621,490	7,790,652	8,149,922	7,112,173	6,071,686	36.34	153.67
Real estate loans secured by 1-4 family	3,278,846	2,204,029	2,401,064	1,644,957	1,201,557	48.77	317.67
Commercial real estate loans	4,519,647	3,478,309	3,552,782	3,225,695	3,000,197	29.94	136.48
Construction and land development	697,345	432,213	368,270	348,507	353,081	61.34	273.58
Multifamily	862,473	756,389	806,413	776,379	766,635	14.03	45.28
Nonfarm nonresidential	2,959,829	2,289,707	2,378,099	2,100,809	1,880,481	29.27	161.74
Real estate loans secured by farmland	256,220	244,633	248,108	226,751	274,068	4.74	-4.96
Total investment securities	364,650	82,670	540,299	49,993	65,966	341.09	365.73
U.S. Treasury securities	562	600	599	599	574	-6.33	2.37
US agency securities (excluding mortgage-backed securities)	72,065	79,953	76,129	47,212	62,307	-9.87	1.93
Municipal securities	897	935	920	1,089	1,983	-4.06	-84.18
Mortgage-backed securities	67,948	6	37,317	13	22	999999.00	96968.57
Asset-backed securities	66,505	0	20,542	0	0		
Other debt securities	156,580	1,080	179,744	1,080	1,080	14398.15	12609.42
Mutual funds and equity securities	93	96	225,048	0	0	-3.13	25.68
Available-for-sale securities	363,660	81,639	314,331	48,904	63,983	345.45	400.74
U.S. Treasury securities	562	600	599	599	574	-6.33	2.37
US agency securities (excluding mortgage-backed securities)	72,065	79,953	76,129	47,212	62,307	-9.87	1.93
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	67,948	6	37,317	13	22	999999.00	96968.57
Asset-backed securities	66,505	0	20,542	0	0		
Other debt securities	156,580	1,080	179,744	1,080	1,080	14398.15	12609.42
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-8	33	28	43	31		
Available-for-sale securities appreciation (depreciation)	-20,204	-63	-1,418	536	55		
Structured notes, fair value	4,748	0	6,548	0	4,988		18.91
Pledged securities	71,061	75,989	73,836	45,236	43,191	-6.49	49.99

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	3,098,415	1,298,307	3,152,184	414,098	315,983	138.65	859.53
NOW, ATS and transaction accounts	288,555	43,983	2,114,354	477,200	401,842	556.06	45.65
Time deposits less brokered deposits < \$250K	402,190	408,613	399,010	450,628	427,671	-1.57	-2.12
MMDA and other savings accounts	5,662,224	7,528,655	2,708,610	6,142,146	4,197,360	-24.79	82.42
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,451,384	9,279,558	8,374,158	7,484,072	5,342,856	1.85	134.18
Time deposits of \$250K or more	76,343	67,633	64,029	72,276	75,106	12.88	34.81
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	31,144	34,192	36,189	11,273	7,830	-8.91	281.34
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	566,540	8	8	8	135,008	999999.00	4885.83
Other borrowings w/remaining maturity over 1 year	17	100,025	25	150,033	20,041	-99.98	
Brokered deposits < \$250K	265,632	14,000	14,000	35,000	30,036	1797.37	57396.10
Noncore funding	939,676	215,858	114,251	268,590	268,021	335.32	1064.45
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	49,485	49,485	49,485	49,485	49,485	0.00	-35.14
Other liabilities	209,529	159,214	130,737	113,717	85,581	31.60	147.58
Total liabilities	10,650,074	9,704,115	8,668,631	7,915,864	5,745,943	9.75	148.98
Equity Capital							
Perpetual preferred stock (including surplus)	0	7,000	0	46,900	46,900	-100.00	-100.00
Common stock	737	737	740	742	741	0.00	1.80
Common surplus	38,764	38,081	46,653	47,463	45,073	1.79	44.77
Retained earnings	1,300,034	1,090,971	1,123,314	835,599	728,338	19.16	278.51
Accumulated other comprehensive income	-14,851	-46	-1,043	403	39		
Other equity capital components	21,418	21,378	21,378	0	0	0.19	
Total holding company equity capital	1,346,102	1,158,121	1,191,042	931,107	821,091	16.23	222.40
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,346,102	1,158,121	1,191,042	931,107	821,091	16.23	222.40
Total liabilities and capital	11,996,176	10,862,236	9,859,673	8,846,971	6,567,034	10.44	155.51
Memoranda							
Non-interest-bearing deposits	2,550,161	4,389,867	2,269,051	1,680,058	1,175,643	-41.91	196.73
Interest-bearing deposits	7,243,198	4,971,324	6,183,136	5,911,290	4,272,355	45.70	124.00
Total deposits	9,793,359	9,361,191	8,452,187	7,591,348	5,447,998	4.62	139.27
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,191,042	931,107	931,107	821,091	500,164		
Accounting restatements	-1,778	0	0	0	0		
Net income	191,614	268,129	300,500	115,813	321,588		
Net sale of new perpetual preferred stock	0	-39,900	-46,900	0	0		
Net sale of new common stock	-7,893	-9,386	-812	2,391	1,444		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	6,200		
Less: Dividends declared	13,117	12,756	12,786	8,552	9,875		
Change in other comprehensive income	-13,806	-449	-1,445	364	1,570		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	40	21,376	21,378	0	0		
Holding company equity capital, ending balance	1,346,102	1,158,121	1,191,042	931,107	821,091		

BHC Name _____ City/State _____

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	67.14	39.88	91	54.56	36.06	87	62.90	47.29	84	57.62	48.33	75	68.16	52.67	83
Commercial and industrial loans	15.69	11.23	74	13.79	11.11	69	15.74	10.08	80	17.97	13.47	73	14.71	11.45	69
Loans to individuals	2.08	3.58	55	1.73	3.60	53	1.87	2.29	68	1.78	2.29	66	2.61	2.71	70
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0	46	0	0	45	0	0	44
Agricultural loans	0.95	0.19	89	0.96	0.21	90	1.01	0.46	78	1.18	0.43	80	1.89	0.53	83
Other loans and leases	3.82	4.52	54	4.27	4.26	60	5.05	1.08	87	5.14	1.39	85	7.09	1.08	91
Net loans and leases	88.58	63.09	98	74.04	58.81	84	85.20	64.16	98	81.95	69.27	92	93.33	72.36	99
Debt securities over 1 year	1.47	18.76	2	0.64	18.32	2	1.59	17.60	3	0.48	13.53	2	0.85	13.66	2
Mutual funds and equity securities	0	0.05	27	0	0.05	31	2.28	0.07	97	0	0.05	22	0	0.06	18
Subtotal	90.05	83.05	86	74.68	78.17	30	89.07	82.59	80	82.42	83.47	39	94.18	86.76	97
Interest-bearing bank balances	0.31	3.61	6	19.81	9.37	90	2.81	7.80	27	12.16	6.78	80	0.49	2.97	14
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.05	38	0	0.02	38	0	0.03	36
Debt securities 1 year or less	1.56	1.71	63	0.12	1.51	11	1.61	1.75	63	0.09	2.03	9	0.16	2.10	13
Trading assets	0	0.59	20	0	0.58	19	0	0.02	38	0	0.04	38	0	0.03	38
Total earning assets	91.93	90.76	66	94.61	91.57	84	93.49	93.39	50	94.67	92.98	75	94.82	92.39	80
Non-interest cash and due from depository institutions	0.69	0.98	28	0.71	0.99	27	0.86	0.87	58	0.87	1.07	39	0.91	1.14	34
Other real estate owned	0	0.01	12	0	0.01	6	0	0.02	19	0.01	0.03	50	0.03	0.04	55
All other assets	7.38	8.19	36	4.68	7.39	18	5.65	5.67	53	4.46	5.87	26	4.27	6.41	21
Memoranda															
Short-term investments	1.87	6.75	20	19.93	12.31	82	4.42	10.52	23	12.24	9.38	64	0.64	5.36	2
U.S. Treasury securities	0	1.98	18	0.01	1.18	28	0.01	0.69	47	0.01	0.19	64	0.01	0.29	57
US agency securities (excluding mortgage-backed securities)	0.60	0.81	60	0.74	0.75	67	0.77	1.83	45	0.53	1.28	43	0.95	1.25	55
Municipal securities	0.01	1.69	17	0.01	1.70	18	0.01	3.67	10	0.01	2.96	11	0.03	2.58	11
Mortgage-backed securities	0.57	12.93	3	0	13.46	1	0.38	10.07	3	0	8.52	2	0	9.38	2
Asset-backed securities	0.55	0.85	60	0	0.47	25	0.21	0.43	71	0	0.35	32	0	0.30	34
Other debt securities	1.31	0.51	83	0.01	0.51	29	1.82	0.67	81	0.01	0.60	28	0.02	0.53	34
Loans held-for-sale	1.15	0.30	90	3.55	0.50	93	3.89	0.28	98	3.15	0.58	91	1.93	0.39	89
Loans held for investment	88.54	63.03	98	71.72	58.34	87	82.66	64.47	97	80.39	69.07	89	92.46	72.01	99
Real estate loans secured by 1-4 family	27.33	12.79	90	20.29	11.57	87	24.35	13.45	84	18.59	14.47	69	18.30	16.02	64
Revolving	2.01	1.52	65	1.50	1.44	58	1.75	1.60	56	1.67	1.79	53	2.63	2.24	61
Closed-end, secured by first liens	24.40	10.86	90	18.16	9.73	86	21.96	11.44	84	16.10	12.11	70	14.10	13.07	63
Closed-end, secured by junior liens	0.92	0.19	91	0.63	0.19	89	0.64	0.22	91	0.82	0.27	91	1.56	0.37	97
Commercial real estate loans	37.68	24.89	78	32.02	22.35	77	36.03	30.90	67	36.46	30.65	72	45.69	33.26	80
Construction and land development	5.81	3.92	72	3.98	3.40	61	3.74	4.37	47	3.94	4.32	49	5.38	5	57
Multifamily	7.19	3.87	82	6.96	3.32	86	8.18	4.79	81	8.78	5.03	82	11.67	4.76	87
Nonfarm nonresidential	24.67	15.73	79	21.08	14.65	73	24.12	20.52	66	23.75	19.97	69	28.64	21.85	78
Real estate loans secured by farmland	2.14	0.34	93	2.25	0.35	94	2.52	0.95	80	2.56	0.85	83	4.17	0.95	89

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	74.86	62.29	69	72.49	60.51	67	72.67	73.64	45	68.97	69.38	50	72.21	72.74	48
Real estate loans secured by 1-4 family	30.47	20.65	81	26.96	20	69	28.14	20.95	71	22.26	20.91	58	19.39	22.29	47
Revolving	2.24	2.39	51	1.99	2.47	46	2.02	2.54	46	1.99	2.61	47	2.79	3.13	51
Closed-end	28.24	18.01	81	24.97	17.35	77	26.12	18.13	75	20.26	17.94	65	16.60	18.71	47
Commercial real estate loans	42.01	38.12	53	42.54	37.13	57	41.63	48.47	28	43.64	44.23	46	48.40	46.16	58
Construction and land development	6.48	6.10	54	5.29	5.69	51	4.32	6.90	27	4.72	6.26	36	5.70	6.97	44
1-4 family	0.96	1.40	53	0.43	1.19	40	0.97	1.50	44	0.40	1.14	27	0.41	1.47	21
Other	5.52	4.62	60	4.86	4.46	57	3.34	5.34	32	4.32	4.94	45	5.29	5.34	54
Multifamily	8.02	5.86	74	9.25	5.41	84	9.45	7.23	74	10.50	7.01	77	12.37	6.42	83
Nonfarm nonresidential	27.51	24.30	57	28	24.45	58	27.87	32.22	32	28.42	29.04	45	30.34	30.59	52
Owner-occupied	7.41	8.11	46	7.24	8.31	47	7.52	11.23	25	7.82	10	33	7.96	10.68	30
Other	20.09	15.95	66	20.76	15.83	66	20.35	20.58	51	20.60	18.53	62	22.38	19.36	66
Real estate loans secured by farmland	2.38	0.55	87	2.99	0.61	90	2.91	1.57	74	3.07	1.30	79	4.42	1.38	85
Loans to depository institutions and acceptances of other banks	0	0.04	33	0	0.03	32	0	0	46	0	0	45	0	0	44
Commercial and industrial loans	17.50	18.37	54	18.31	19.45	54	18.18	15.94	62	21.51	19.85	60	15.59	16.16	53
Loans to individuals	2.32	6.24	49	2.30	6.58	48	2.16	3.85	58	2.13	3.53	61	2.77	4	65
Credit card loans	0	0.53	22	0	0.51	22	0	0.03	33	0	0.03	33	0	0.04	32
Agricultural loans	1.06	0.31	87	1.27	0.38	87	1.17	0.79	77	1.42	0.69	79	2	0.78	80
Other loans and leases	4.26	8.16	42	5.67	8.42	55	5.84	1.70	84	6.15	2.07	83	7.51	1.48	89
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	534.56	411.16	75	454.42	383.43	62	463.47	473.67	47	460.84	473.75	50	484.03	493.53	48
Real estate loans secured by 1-4 family	217.60	133.66	83	168.98	124.74	73	179.43	134.51	72	148.72	142.34	60	129.94	151.03	47
Revolving	15.98	15.46	56	12.46	15.53	50	12.89	16.12	48	13.33	17.81	46	18.67	21.25	55
Closed-end	201.63	116.59	84	156.52	107.54	78	166.55	116.85	73	135.39	122.21	65	111.27	127.10	48
Commercial real estate loans	299.95	254.65	61	266.68	238.58	56	265.50	311.38	33	291.63	302.08	45	324.45	311.74	59
Construction and land development	46.28	39.81	58	33.14	36.07	48	27.52	44.02	30	31.51	42.85	33	38.18	46.63	44
1-4 family	6.87	9.02	53	2.68	7.44	41	6.19	9.60	43	2.67	7.52	29	2.74	9.52	23
Other	39.41	30.27	65	30.46	28.34	55	21.33	34.06	33	28.84	33.94	42	35.44	35.90	55
Multifamily	57.24	40.47	79	57.99	35.29	81	60.26	46.60	76	70.19	48.67	78	82.91	44.76	82
Nonfarm nonresidential	196.43	161.09	62	175.55	156.30	56	177.72	207.28	35	189.93	198.42	44	203.36	206.64	49
Owner-occupied	52.94	53.43	52	45.40	52.63	46	47.95	71.93	28	52.28	67.98	37	53.37	71.54	31
Other	143.49	105.96	70	130.15	100.99	65	129.77	131.36	50	137.65	125.78	59	149.99	130.65	63
Real estate loans secured by farmland	17	3.36	90	18.76	3.67	91	18.54	9.66	75	20.50	8.35	81	29.64	8.66	85
Loans to depository institutions and acceptances of other banks	0	0.26	33	0	0.20	32	0	0.01	46	0	0.03	45	0	0.01	44
Commercial and industrial loans	124.94	115.08	57	114.80	116.17	56	115.97	100.58	66	143.74	133.93	59	104.47	106.70	55
Loans to individuals	16.58	35.47	52	14.43	36.56	50	13.77	23.11	59	14.22	22.15	62	18.56	24.83	66
Credit card loans	0	2.79	22	0	2.58	22	0	0.19	33	0	0.20	33	0	0.24	32
Agricultural loans	7.57	1.73	89	7.97	2.03	87	7.45	4.60	76	9.47	4.17	79	13.39	4.86	80
Other loans and leases	30.41	50.11	43	35.52	47.63	53	37.22	10.71	84	41.09	13.62	82	50.34	10.25	89
Supplemental															
Non-owner occupied CRE loans / Gross loans	34.59	30.74	57	35.30	29.25	61	34.11	36.98	43	35.82	34	59	40.44	35.38	70
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	247.01	205.31	62	221.28	187.63	59	217.55	236.77	42	239.35	232.08	56	271.08	239.13	68
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	299.95	262.15	58	266.68	244.92	54	265.50	313.58	33	291.63	304.52	45	324.45	315.15	57

BHC Name _____ City/State _____

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	1.87	6.75	20	19.93	12.31	82	4.42	10.52	23	12.24	9.38	64	0.64	5.36	2
Liquid assets	1.61	23.63	0	21.26	29.12	28	4.45	23.21	1	13.57	19.32	27	2.35	16.28	0
Investment securities	3.04	20.98	3	0.76	20.37	1	5.48	20.27	3	0.57	16.07	2	1	16.41	2
Net loans and leases	88.58	63.09	98	74.04	58.81	84	85.20	64.16	98	81.95	69.27	92	93.33	72.36	99
Net loans, leases and standby letters of credit	88.74	63.92	98	74.19	59.61	84	85.38	64.54	98	82.13	69.67	91	93.51	72.78	99
Core deposits	78.79	74.28	59	85.43	75.52	94	84.93	80.58	78	84.59	76.49	91	81.36	71.61	87
Noncore funding	7.83	12.30	39	1.99	10.15	6	1.16	6.64	7	3.04	10.29	13	4.08	14.61	11
Time deposits of \$250K or more	0.64	1.67	21	0.62	1.67	21	0.65	2.59	9	0.82	3.37	8	1.14	4.33	7
Foreign deposits	0	0.33	39	0	0.33	39	0	0	49	0	0	48	0	0	48
Federal funds purchased and repos	0.26	1.24	39	0.31	1.19	37	0.37	0.55	62	0.13	0.62	54	0.12	0.77	44
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	0.26	0.58	50	0.31	0.54	51	0.37	0.50	66	0.13	0.59	58	0.12	0.75	51
Commercial paper	0	0.02	45	0	0.01	45	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	4.72	2.18	81	0	0.88	26	0	0.41	41	0	1.06	33	2.06	2.75	52
Earning assets that reprice within 1 year	13.45	35.71	6	30.81	38.80	29	17.15	30.91	16	23.44	31.93	27	14.12	33.16	6
Interest-bearing liabilities that reprice within 1 year	4.30	6.79	42	2.98	6.64	21	3.07	13.48	11	3.34	14.04	8	4.57	18.54	5
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.02	43	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year	9.15	27.35	12	27.82	30.83	39	14.08	16.92	41	20.11	17.03	52	9.55	13.71	34
Other Liquidity and Funding Ratios															
Net noncore funding dependence	6.62	5.89	58	-24.02	-3.31	6	-3.66	-5.41	49	-11.17	0.77	16	3.65	10.70	25
Net short-term noncore funding dependence	6.38	0.87	74	-25.49	-9.17	12	-3.88	-7.77	58	-13.65	-3.25	19	2.81	5.88	34
Short-term investment / Short-term noncore funding	24.57	112.63	18	2,239.58	304.29	96	457.60	419.20	71	1,231.62	230.45	94	19.54	78.10	24
Liquid assets - short-term noncore funding / Nonliquid assets	-6.11	24.05	11	25.87	36.72	39	3.64	25.37	11	14.54	16.27	47	-0.96	6.90	26
Net loans and leases / Total deposits	108.50	79.04	93	85.91	73.05	81	99.39	75.87	94	95.50	84.20	79	112.50	90.96	93
Net loans and leases / Core deposits	112.43	86.19	87	86.67	78.83	67	100.32	80.18	88	96.87	91.10	64	114.72	102.55	73
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	-10.05	92	0	0.50	33	0	-0.07	42	0	0.88	11	0	0.36	16
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.47	-19.27	94	-0.01	1.06	23	-0.12	0.24	43	0.06	3.63	3	0.01	1.28	8
Structured notes appreciation (depreciation) / Tier 1 capital	-0.04	-0.47	73	0	0	0	-0.01	-0.05	64	0.03	0	0	0	-0.02	31
Percent of Investment Securities															
Held-to-maturity securities	0.25	26.09	20	1.13	13.65	36	0.17	9.13	52	2.18	5.36	64	3.01	7.25	58
Available-for-sale securities	99.73	71.92	84	98.75	84.59	66	58.18	89.63	12	97.82	93.39	44	96.99	91.33	47
U.S. Treasury securities	0.15	9.62	21	0.73	6.01	39	0.11	3.49	50	1.20	1.22	76	0.87	2.07	69
US agency securities (excluding mortgage-backed securities)	19.76	4.10	90	96.71	4.24	99	14.09	9.21	75	94.44	8.39	99	94.45	8.16	99
Municipal securities	0.25	8.02	21	1.13	8.38	28	0.17	17.78	11	2.18	18.61	25	3.01	15.40	25
Mortgage-backed securities	18.63	62.34	5	0.01	66.09	1	6.91	52.46	5	0.03	54.48	2	0.03	57.07	2
Asset-backed securities	18.24	4.33	91	0	2.45	25	3.80	2.22	78	0	1.97	32	0	1.70	34
Other debt securities	42.94	3.02	98	1.31	3.01	48	33.27	3.93	96	2.16	4.34	53	1.64	3.73	54
Mutual funds and equity securities	0.03	0.27	35	0.12	0.29	50	41.65	0.41	99	0	0.44	22	0	0.49	18
Debt securities 1 year or less	51.48	9.28	97	15.38	8.18	83	29.36	10.21	87	15.61	13.69	68	15.72	13.55	65
Debt securities 1 to 5 years	21.10	20.14	61	46.72	17.39	90	19.36	17.78	61	81.66	20.49	98	81.44	23.43	99
Debt securities over 5 years	27.40	68.28	7	37.78	72.07	11	9.63	68.22	6	2.73	61.87	3	2.84	58.63	4
Pledged securities	19.49	31.26	35	91.92	33.37	97	13.67	36.33	19	90.48	44.55	92	65.47	43.76	73
Structured notes, fair value	1.30	0.20	89	0	0.06	41	1.21	0.31	83	0	0.03	42	7.56	0.09	97
Percent Change from Prior Like Quarter															
Short-term investments	-89.63	-40.81	4	443.06	64.27	95	-59.76	30.57	4	2,465.12	136.94	99	245.52	32.84	95
Investment securities	341.09	11.76	99	64.47	32.48	78	980.75	36.78	99	-24.21	16.36	4	-20.64	4.80	6
Core deposits	1.85	4.57	52	34.73	16.96	91	11.89	15.13	36	40.08	23.17	90	16.41	9.96	82
Noncore funding	335.32	36.20	96	-41.95	-21.64	21	-57.46	-20.94	9	0.21	-12.78	70	0.76	4.16	45

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,400,578	1,629,151	1,472,443
Commit: Secured commercial real estate loans	971,103	434,693	595,619	248,779	379,896
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	18,785	16,686	17,399	15,858	11,724
Commercial and similar letters of credit	1,253	755	728	728	40
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	224,823	836,917	609,464	910,444	262,506
Written options contracts (interest rate)	174,956	513,824	277,789	788,382	165,677
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							24.35	16.95	85	18.41	16.09	65	22.42	16.97	77
Standby letters of credit	0.16	0.66	15	0.15	0.66	14	0.18	0.31	31	0.18	0.31	35	0.18	0.36	27
Commercial and similar letters of credit	0.01	0.02	63	0.01	0.02	58	0.01	0.01	81	0.01	0.01	83	0	0.01	73
Securities lent	0	0.08	42	0	0.10	42	0	0	49	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0	46	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0	48	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.01	46	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0	46	0	0	46	0	0	47
Derivative contracts	3.33	44.74	21	12.44	47.31	41	9	3.32	81	19.20	3.72	87	6.52	2.95	78
Interest rate contracts	3.33	32.78	21	12.44	35.15	44	9	3.25	81	19.20	3.62	87	6.52	2.87	78
Interest rate futures and forward contracts	1.87	3.53	78	7.70	4.39	84	6.18	0.07	98	10.29	0.20	98	4	0.08	97
Written options contracts (interest rate)	1.46	1.49	77	4.73	1.69	88	2.82	0.10	98	8.91	0.24	99	2.52	0.13	95
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	0.01	46	0	0.03	44	0	0.02	45
Interest rate swaps	0	23.04	4	0	20.27	4	0	2.61	33	0	2.58	34	0	2.19	34
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	0	48	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	0	48	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0	49	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0	49	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0	49	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0	49	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0	49	0	0	49	0	0	48
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							30.13	27.65	58	22.88	24.20	46	26.15	24.81	57

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Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	399,779	1,350,741	887,253	1,698,826	428,183
Interest rate contracts	399,779	1,350,741	887,253	1,698,826	428,183
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	224,823	836,917	609,464	910,444	262,506
Written options	174,956	513,824	277,789	788,382	165,677
Exchange-traded	0	0	0	0	0
Over-the-counter	174,956	513,824	277,789	788,382	165,677
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	399,779	1,350,741	887,253	1,698,826	428,183
Interest rate contracts	399,779	1,350,741	887,253	1,698,826	428,183
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	224,823	836,917	609,464	910,444	262,506
One year or less	224,823	836,917	609,464	910,444	262,506
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	8,498	583	742	7,390	58
Gross positive fair value	7,424	11,124	7,571	30,815	2,907
Held for trading	0	0	0	0	0
Non-traded	7,424	11,124	7,571	30,815	2,907
Current credit exposure on risk-based capital derivative contracts	7,424	11,124	7,571	30,815	2,907
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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Peer #

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	94.10	76	100	99.27	56	100	99.50	58	100	99.57	60
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	0.15	44	0	0.19	43	0	0.14	42
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	0	48	0	0	47	0	0.07	45
Futures and forwards															
Written options	56.24	9.12	92	61.96	12.59	93	68.69	7.01	96	53.59	15.03	84	61.31	14.06	92
Exchange-traded	43.76	5.29	96	38.04	7.18	96	31.31	5.82	92	46.41	10.24	94	38.69	11.73	85
Over-the-counter	0	0.14	42	0	0.11	42	0	0	50	0	0	50	0	0	48
Purchased options	43.76	4.93	96	38.04	6.91	96	31.31	5.82	92	46.41	10.24	94	38.69	10.84	87
Exchange-traded	0	4.14	20	0	3.41	19	0	1.88	37	0	2.13	33	0	2.45	35
Over-the-counter	0	0.14	41	0	0.12	41	0	0	50	0	0	50	0	0	49
Swaps	0	3.58	21	0	3.01	20	0	1.88	37	0	2.13	33	0	2.28	36
Held for trading	0	77.96	3	0	71.71	3	0	82.75	1	0	71.83	4	0	64.61	7
Interest rate contracts															
Foreign exchange contracts	0	38.03	22	0	40.70	21	0	24.39	32	0	16.03	34	0	15.01	35
Equity, commodity, and other contracts	0	31.70	23	0	34.66	21	0	16.71	32	0	16.37	34	0	16.17	35
Foreign exchange contracts															
Equity, commodity, and other contracts	0	1.66	34	0	1.55	33	0	0	47	0	0	47	0	0.11	46
Equity, commodity, and other contracts															
Non-traded	0	0.57	40	0	0.61	40	0	0	49	0	0	49	0	0	48
Interest rate contracts															
Foreign exchange contracts	100	61.97	77	100	59.30	78	100	75.61	67	100	83.97	65	100	84.99	64
Equity, commodity, and other contracts	100	57.96	85	100	56.22	86	100	74.23	71	100	83.02	69	100	84.69	69
Foreign exchange contracts															
Equity, commodity, and other contracts	0	0.39	33	0	0.36	33	0	0	46	0	0	45	0	0.01	44
Equity, commodity, and other contracts															
Derivative contracts (excluding futures and forex 14 days or less)	0	0.10	38	0	0.11	38	0	0	49	0	0	48	0	0.01	47
One year or less	56.24	93.16	9	61.96	91.91	10	68.69	85.18	22	53.59	79.60	22	61.31	80.07	23
Over 1 year to 5 years	56.24	37.29	69	61.96	27.90	83	68.69	11.52	92	53.59	15.52	83	61.31	15.20	92
Over 5 years	0	22.61	7	0	29.78	4	0	26.87	10	0	19.75	15	0	22.92	14
Gross negative fair value (absolute value)	0	26.09	6	0	29.19	6	0	38.91	9	0	32.47	13	0	34.12	11
Gross positive fair value	2.13	2.48	38	0.04	1.18	9	0.08	1.54	9	0.44	2.84	11	0.01	1.30	7
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.86	2.55	44	0.82	1.59	16	0.85	1.36	29	1.81	2.25	37	0.68	1.14	30
Gross positive fair value (X)	0.01	0.10	22	0	0.05	11	0	0	68	0.01	0.01	73	0	0	67
Held for trading (X)	0.01	0.10	18	0.01	0.06	25	0.01	0	76	0.03	0.01	85	0	0	74
Non-traded (X)	0	0.06	23	0	0.05	22	0	0	43	0	0	44	0	0	44
Current credit exposure (X)	0.01	0.02	43	0.01	0.01	56	0.01	0	84	0.03	0	92	0	0	81
Credit losses on derivative contracts	0.01	0.06	25	0.01	0.05	33	0.01	0.01	60	0.03	0.02	75	0	0.01	57
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	48	0	0	47	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.07	0.70	25	0.14	0.59	33	0.09	0.12	57	0.45	0.27	73	0.05	0.10	59

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	133,144	141,545	141,545	69,124	53,681
Gross losses	430	8,495	9,337	2,534	2,785
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	547	884	936	955	228
Net losses	-117	7,611	8,401	1,579	2,557
Provision for loan and lease losses	0	0	0	74,000	18,000
Adjustments	0	0	0	0	0
Ending balance	133,261	133,934	133,144	141,545	69,124
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0	0.09	18	0	-0.12	77	0	-0.01	51	0.93	0.38	94	0.29	0.12	89
Provision for loan and lease losses / Average loans and leases	0	0.16	18	0	-0.21	77	0	-0.01	51	1.04	0.53	89	0.32	0.16	85
Provision for loan and lease losses / Net loan and lease losses	0	151.30	28	0	-65.12	63	0	147.24	42	4,686.51	672.96	94	703.95	142.73	93
Allowance for loan and lease losses / Total loans and leases not held for sale	1.25	1.17	65	1.72	1.32	81	1.63	1.26	84	1.99	1.35	91	1.14	0.94	77
Allowance for loan and lease losses / Total loans and leases	1.24	1.15	63	1.64	1.30	78	1.56	1.25	81	1.92	1.33	89	1.12	0.93	76
Allowance for loan and lease losses / Net loans and leases losses (X)		38.64		13.20	17.40	55	15.85	31.39	48	89.64	25.33	90	27.03	17.18	80
Allowance for loan and lease losses / Nonaccrual assets	775.58	428.13	83	1,474.88	330.05	94	1,772.89	459.08	94	1,366.92	336.78	93	1,186.27	315.75	90
ALLL / 90+ days past due + nonaccrual loans and leases	775.58	320.87	90	1,474.88	271.93	99	1,772.89	461.06	93	1,366.92	293.46	94	1,089.08	283.41	90
Gross loan and lease losses / Average loans and leases	0.01	0.16	4	0.14	0.20	47	0.12	0.12	62	0.04	0.16	15	0.05	0.16	24
Recoveries / Average loans and leases	0.01	0.07	7	0.02	0.08	11	0.01	0.05	20	0.01	0.04	27	0	0.05	8
Net losses / Average loans and leases	0	0.09	17	0.13	0.12	58	0.11	0.06	73	0.02	0.11	22	0.05	0.11	38
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	48	0	0	48	0	0	49
Recoveries / Prior year-end losses	5.86	34.26	3	34.89	25.09	75	36.94	43.82	53	34.29	42.12	53	16.44	41.80	25
Earnings coverage of net loan and lease losses (X)	-2,247.19	36.38	2	48.84	26.30	76	49.61	-14.44	71	147.22	33.55	91	183.60	22.46	93

Net Loan and Lease Losses By Type

Real estate loans	0	-0.01	72	0	0.02	51	0	0.02	51	-0.01	0.04	21	0.05	0.02	75
Real estate loans secured by 1-4 family	0	-0.02	79	0	-0.01	53	0	-0.01	48	0.01	0.01	62	0.01	0.02	54
Revolving	0	-0.06	64	-0.01	-0.07	50	-0.01	-0.01	34	0.01	0	74	0	0.02	47
Closed-end	0	-0.01	78	0	-0.01	56	0	-0.01	46	0.01	0.01	64	0.01	0.02	56
Commercial real estate loans	0	0	71	0.01	0.04	45	0	0.03	55	0	0.05	25	0.03	0.02	71
Construction and land development	0.06	-0.02	96	-0.01	0.01	35	-0.01	-0.01	24	-0.02	0	23	-0.01	-0.02	31
1-4 family	0.06	0	99	0	0	57	0	0	54	0	0	50	0	0	54
Other	-0.01	-0.01	38	-0.01	0.01	32	-0.01	-0.01	21	-0.02	-0.01	23	-0.01	-0.02	30
Multifamily	0	0	56	0	0.01	52	0	0	51	0	0	51	0	0	56
Nonfarm nonresidential	-0.01	0	27	0.01	0.05	48	0.01	0.04	58	0	0.07	34	0.05	0.03	71
Owner-occupied	-0.01	0	20	0.01	0.01	72	0.01	0.01	76	0	0.01	40	0	0.01	44
Other	0	0.01	53	0	0.04	37	0	0.03	43	0	0.04	40	0.05	0.01	82
Real estate loans secured by farmland	-0.05	0	8	0	-0.01	55	0	0.01	9	-0.18	0.01	0	0.44	0.01	95
Commercial and industrial loans	-0.01	0.11	20	0.66	0.19	91	0.48	0.15	82	0.11	0.20	48	0.01	0.27	25
Loans to individuals	0	0.76	2	0.08	0.72	10	0.07	0.43	17	0.05	0.66	8	0.17	0.74	20
Credit card loans		1.94			2.27			0.87			1.71			1.89	
Agricultural loans	0	0.02	50	0	0.02	49	0.75	0	98	0.06	0.01	90	0	0.02	81
Loans to foreign governments and institutions		0.05			0			0							
Other loans and leases	0	0.13	15	0	0.09	20	0	0.24	7	0	0.44	7	-0.01	0.14	8

BHC Name

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Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	2,778	9,687	7,818	19,765	11,970
90+ days past due loans and leases	0	0	0	0	520
Nonaccrual loans and leases	17,182	9,081	7,510	10,355	5,827
Total past due and nonaccrual loans and leases	19,960	18,768	15,328	30,120	18,317
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	1,373	5,601	3,512	1,137	4,687
Total restructured loans and leases	1,373	5,601	3,512	1,137	4,687
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	9	111	96	6,122	3,403
Other real estate owned	0	0	0	1,138	1,966
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.03	0.33	3	0.12	0.29	25	0.09	0.21	29	0.27	0.26	59	0.19	0.31	34
90+ days past due loans and leases	0	0.10	9	0	0.09	10	0	0.02	17	0	0.04	17	0.01	0.03	53
Nonaccrual loans and leases	0.16	0.37	18	0.11	0.54	9	0.09	0.44	11	0.14	0.60	12	0.09	0.48	11
90+ days past due and nonaccrual loans and leases	0.16	0.52	15	0.11	0.68	4	0.09	0.48	9	0.14	0.67	10	0.10	0.54	12
30-89 days past due restructured	0	0.01	18	0	0.01	19	0	0	31	0	0	32	0	0	29
90+ days past due restructured	0	0.01	31	0	0	30	0	0	44	0	0	45	0	0	45
Nonaccrual restructured	0.01	0.09	26	0.07	0.12	45	0.04	0.08	51	0.02	0.09	27	0.08	0.07	63
30-89 days past due loans held for sale	0	0	40	0	0	39	0	0	49	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	48	0	0	46	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.03	0.33	3	0.12	0.29	25	0.09	0.21	29	0.27	0.26	59	0.19	0.31	34
90+ days past due assets	0	0.10	8	0	0.09	9	0	0.02	17	0	0.04	17	0.01	0.03	53
Nonaccrual assets	0.16	0.37	18	0.11	0.55	9	0.09	0.44	11	0.14	0.60	12	0.09	0.48	11
30+ days past due and nonaccrual assets	0.19	0.89	4	0.23	1	5	0.18	0.71	9	0.41	0.95	18	0.30	0.87	12
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.14	0.33	22	0.08	0.40	9	0.08	0.31	16	0.12	0.47	15	0.10	0.39	17
90+ days past due and nonaccrual assets + other real estate owned	0.14	0.35	19	0.08	0.42	7	0.08	0.34	13	0.13	0.52	14	0.13	0.45	15
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.14	0.38	19	0.08	0.48	6	0.08	0.45	9	0.20	0.63	14	0.17	0.56	11
Allowance for loan and lease losses	12.90	55.46	6	6.86	67.85	1	5.71	59.86	3	12.44	72.10	4	16.20	92.08	6
Equity capital + allowance for loan and lease losses	1.16	3.63	13	0.71	4.12	4	0.57	4.10	8	1.64	5.64	12	1.26	4.77	10
Tier 1 capital + allowance for loan and lease losses	1.14	3.90	15	0.70	4.89	3	0.57	4.51	7	1.59	6.21	11	1.21	5.30	9
Loans and leases + other real estate owned	0.16	0.61	9	0.11	0.82	3	0.09	0.70	5	0.24	0.92	10	0.18	0.78	8

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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Peer #

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.03	0.23	9	0.14	0.25	42	0.07	0.18	31	0.37	0.25	72	0.24	0.28	50
90+ days past due	0	0.11	17	0	0.12	15	0	0.02	27	0	0.04	25	0.01	0.03	59
Nonaccrual	0.21	0.41	30	0.15	0.60	13	0.12	0.43	15	0.04	0.63	4	0.09	0.45	10
Commercial and industrial															
30–89 days past due	0.01	0.29	9	0.06	0.24	18	0.08	0.19	37	0.06	0.15	37	0.05	0.22	26
90+ days past due	0	0.06	14	0	0.02	17	0	0.02	29	0	0.02	31	0	0.02	30
Nonaccrual	0.01	0.47	5	0.02	0.65	4	0	0.53	8	0.52	0.61	58	0.10	0.74	16
Individuals															
30–89 days past due	0.08	0.83	14	0.09	0.60	20	0.62	0.53	67	0.11	0.52	26	0.25	0.60	32
90+ days past due	0	0.10	20	0	0.08	18	0	0.02	30	0	0.02	30	0	0.02	31
Nonaccrual	0	0.17	25	0.01	0.17	23	0.03	0.14	40	0	0.14	33	0.01	0.12	40
Depository institution loans															
30–89 days past due		0			0.03			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0	0.09	29	0.24	0.11	75	0.03	0.06	71	0	0.07	34	0.08	0.10	75
90+ days past due	0	0	44	0	0	45	0	0	45	0	0	45	0	0	47
Nonaccrual	0	0.27	26	0	0.51	25	0.18	0.18	72	0	0.57	29	0.62	0.80	71
Foreign governments															
30–89 days past due		0			0			0							
90+ days past due		0			0			0							
Nonaccrual		0.14			0.17			0							
Other loans and leases															
30–89 days past due	0.03	0.13	50	0.01	0.11	38	0.22	0.31	70	0.01	0.67	51	0.10	0.28	66
90+ days past due	0	0.01	33	0	0.01	33	0	0.01	40	0	0	40	0	0	40
Nonaccrual	0	0.06	23	0	0.13	20	0	0.07	37	0	0.10	33	0.04	0.04	79

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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Peer #

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1-4 family	30-89 days past due	0.06	0.39	10	0.06	0.36	13	0.11	0.37	24	0.08	0.46	15	0.19	0.53	21
	90+ days past due	0	0.22	20	0	0.25	17	0	0.04	29	0	0.06	28	0.04	0.05	71
	Nonaccrual	0.48	0.58	52	0.18	0.76	13	0.18	0.48	23	0.06	0.67	4	0.04	0.55	6
Revolving	30-89 days past due	0.32	0.31	54	0.37	0.33	59	0.25	0.19	69	0.27	0.25	60	0.08	0.36	25
	90+ days past due	0	0.02	34	0	0.03	32	0	0.01	41	0	0.01	41	0	0.01	37
	Nonaccrual	0.10	0.86	20	0	1.05	6	0.04	0.37	24	0.03	0.46	17	0	0.34	11
Closed-end	30-89 days past due	0.04	0.41	8	0.04	0.36	12	0.10	0.40	24	0.06	0.48	13	0.21	0.56	27
	90+ days past due	0	0.25	21	0	0.27	18	0	0.04	31	0	0.06	29	0.05	0.05	73
	Nonaccrual	0.51	0.57	56	0.19	0.71	14	0.19	0.49	26	0.06	0.69	6	0.04	0.57	8
Junior lien	30-89 days past due	0.01	0.01	55	0.01	0.01	61	0.02	0.01	82	0.02	0.01	73	0.03	0.02	71
	90+ days past due	0	0	38	0	0	34	0	0	44	0	0	44	0	0	41
	Nonaccrual	0	0.02	27	0	0.04	16	0	0.02	36	0	0.03	12	0.02	0.03	50
Commercial real estate	30-89 days past due	0.01	0.13	10	0.19	0.16	67	0.04	0.08	51	0.53	0.14	87	0.13	0.15	58
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	39	0	0.02	35	0	0.02	34
	Nonaccrual	0.03	0.29	13	0.08	0.48	14	0.08	0.37	26	0.03	0.57	11	0.08	0.34	27
Construction and development	30-89 days past due	0.04	0.19	46	0.25	0.15	78	0.37	0.09	88	0.03	0.16	56	0.02	0.20	50
	90+ days past due	0	0.01	36	0	0.01	38	0	0	45	0	0.01	43	0	0.01	43
	Nonaccrual	0.09	0.14	63	0.45	0.31	77	0.56	0.08	92	0	0.21	43	0.11	0.18	64
1-4 family	30-89 days past due	0.03	0.02	76	0.25	0.03	96	0.37	0.03	98	0	0.03	36	0	0.05	33
	90+ days past due	0	0	45	0	0	45	0	0	47	0	0	46	0	0	47
	Nonaccrual	0.09	0.01	90	0.43	0.02	96	0.54	0	98	0	0.01	42	0.02	0.01	83
Other	30-89 days past due	0.01	0.13	46	0	0.10	21	0	0.04	30	0.03	0.09	65	0.02	0.12	63
	90+ days past due	0	0	38	0	0	40	0	0	48	0	0	44	0	0	44
	Nonaccrual	0	0.12	18	0.02	0.25	41	0.02	0.06	67	0	0.16	46	0.09	0.14	66
Multifamily	30-89 days past due	0	0.04	28	0	0.09	26	0	0.02	41	0.91	0.03	97	0	0.03	38
	90+ days past due	0	0	45	0	0	46	0	0	48	0	0	47	0	0	46
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.06	36	0	0.10	32	0	0.03	37
Nonfarm non-residential	30-89 days past due	0	0.10	6	0.24	0.12	77	0	0.08	32	0.47	0.14	85	0.20	0.13	75
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	40	0	0.02	38	0	0.02	37
	Nonaccrual	0.03	0.36	12	0.04	0.58	9	0.04	0.49	17	0.05	0.73	12	0.11	0.36	28
Owner Occupied	30-89 days past due	0	0.04	10	0.24	0.04	95	0	0.03	48	0.02	0.05	51	0.20	0.06	88
	90+ days past due	0	0	36	0	0	35	0	0	43	0	0.01	40	0	0.01	40
	Nonaccrual	0	0.12	15	0	0.20	12	0	0.18	17	0	0.27	12	0	0.19	15
Other	30-89 days past due	0	0.05	14	0	0.07	11	0	0.03	27	0.45	0.06	91	0	0.05	18
	90+ days past due	0	0	39	0	0.01	34	0	0	45	0	0	44	0	0.01	41
	Nonaccrual	0.03	0.21	26	0.04	0.31	23	0.04	0.24	44	0.05	0.33	41	0.11	0.14	59
Farmland	30-89 days past due	0	0.09	32	0.17	0.13	76	0.09	0.06	77	0.06	0.08	69	1.58	0.21	93
	90+ days past due	0	0	45	0	0.01	44	0	0	46	0	0	46	0	0.01	45
	Nonaccrual	0	0.51	23	0.87	1.06	66	0	0.73	25	0.10	1.19	52	0.38	1.06	60
Credit card	30-89 days past due		1.22			0.79			0.88			1.02			0.87	
	90+ days past due		0.50			0.40			0.12			0.22			0.18	
	Nonaccrual		0.13			0.08			0.01			0.02			0	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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Peer #

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	39,501	38,818	47,393	48,205	45,814
Retained earnings	1,300,034	1,090,971	1,123,314	835,599	728,338
Accumulated other comprehensive income (AOCI)	-14,851	-46	-1,043	403	39
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,324,684	1,129,743	1,169,664	884,207	774,191
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	15,027	15,027	15,027	15,027	15,027
Accumulated other comprehensive income-related adjustments	-14,851	-46	-1,043	403	39
Other deductions from common equity tier 1 capital	455	883	159	606	-64
Subtotal:	1,324,053	1,113,879	1,155,521	868,171	759,189
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,324,053	1,113,879	1,155,521	868,171	759,189
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	49,485	56,485	49,485	96,385	96,385
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	49,485	56,485	49,485	96,385	96,385
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	49,485	56,485	49,485	96,385	96,385
Tier 1 Capital	1,373,538	1,170,364	1,205,006	964,556	855,574
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	133,261	99,462	110,900	86,065	69,124
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	133,261	99,462	110,900	86,065	69,124
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	133,261	99,462	110,900	86,065	69,124
Exited advanced approach tier 2 capital					
Total capital	1,506,799	1,269,826	1,315,906	1,050,621	924,698
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	11,643,297	10,612,331	10,131,765	8,630,174	6,530,852
Less: Deductions from common equity tier 1 capital	15,482	15,910	15,186	15,633	14,963
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	11,627,815	10,596,421	10,116,579	8,614,541	6,515,889
Total risk-weighted assets	11,169,205	7,917,522	8,849,722	6,829,707	6,152,750
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	11.85	11.77	54	14.07	12.59	75	13.06	12.27	65	12.71	10.91	64	12.34	12.50	59
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	12.30	12.48	51	14.78	13.31	75	13.62	12.90	64	14.12	11.60	72	13.91	13.19	68
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0	50	0	0	50	0	0	50
Total capital, column A	13.49	14.27	40	16.04	15.21	74	14.87	14.97	54	15.38	13.45	62	15.03	14.63	68
Total capital, column B	0	0.34	46	0	0.36	46	0	0	50	0	0	50	0	0	50
Tier 1 leverage	11.81	9.22	93	11.04	9.07	88	11.91	9.54	92	11.20	9.65	82	13.13	10.39	88
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90										

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	161	157	210	180	242	2.55	-15.26
Other insurance activities income	161	157	210	180	242	2.55	-15.26
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.77			53.46			25			50			60	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.23			46.54			75			50			40	
Separate account assets (L/H) / Total life assets		11.73			13.15			0			0			0	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.03	0.36	45	0.02	0.38	40	0.02	0.64	58	0.03	0.41	60	0.03	0.37	60
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	0.13	45	0	0.01	47	0	0.03	47
Credit related premium income / Total premium income		32.83			31.14			100			100			100	
Other premium income / Total premium income		67.17			68.86			0			0			0	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0	49	0	0	49	0	0	48
Insurance net income (P/C) / Equity (P/C)		15.15			28.21			47.20			19.85			37.86	
Insurance net income (L/H) / Equity (L/H)		177.77			5.51			84.24							
Insurance benefits, losses, expenses / Insurance premiums		4,581.19			-364.02			448.52			-40.91			132.57	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	49	0	0	50	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	12.02	3	0	11.72	3	0	11.86	5	0	11.01	6	0	11.53	5
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0	49	0	0	49	0	0	49

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Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	4,967	0	19,887	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	4,967	0	19,887	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.84			0.63			0			0.05			0	
Cost: Interest-bearing deposits		0.52			0.12			0.42			1.24			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18										
Commercial and industrial loans		0.13			0.86									2.35	
Foreign governments and institutions		0.05			0			0							
Growth Rates															
Net loans and leases		20.31			-0.16			-29.45			5,672.05			-47.91	
Total selected assets		21.10			3.36			-19.66			6.04			-25.04	
Deposits		-2.72			10.74			-65.37			-44.89			2.53	

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Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	928	680,264	756,355	0	0	-99.86	
1-4 family residential loans	928	680,264	756,355	0	0	-99.86	
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0.01	6.26	7.67	0	0		
1-4 family residential loans	0.01	6.26	7.67	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans	28.24	30.72	32.12				
Home equity lines	2.24	1.83	1.86				
Credit card receivables	0	0	0				
Auto loans and other consumer loans	1.55	1.49	1.49				
Commercial and industrial loans	17.50	16.90	16.70				
All other loans and leases	50.48	49.05	47.83				

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure	0	0	0		
1-4 family residential loans	0	0	0		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0		
Seller's interest carried as securities and loans	0	0	0		
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.12	6.34	2.44	4.84	6.54

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	16	7,791	8,011	0	0	-99.79	
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	16	7,791	8,011	0	0	-99.79	
90+ Days Past Due Securitized Assets							
1-4 family residential loans	8	4,340	5,578	0	0	-99.82	
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	8	4,340	5,578	0	0	-99.82	
Total past due securitized assets	24	12,131	13,589	0	0	-99.80	
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.72	1.15	1.06		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.72	1.15	1.06		
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.86	0.64	0.74		
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.86	0.64	0.74		
Total past due securitized assets percent of securitized assets	2.59	1.78	1.80		
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0		
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.04	0.31	0.34		
Home equity lines	0.32	0.37	0.25		
Credit card receivables					
Commercial and industrial loans	0.01	0.06	0.08		
All other loans and leases	0.01	0.17	0.09		
Total managed loans past due 30–89 days	0.03	0.20	0.17		
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0.16	0.19		
Home equity lines	0	0	0		
Credit card receivables					
Commercial and industrial loans	0	0	0		
All other loans and leases	0	0	0		
Total managed loans past due 90+ days	0	0.05	0.06		
Total Past Due Managed Assets	0.03	0.25	0.23		
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0		
Home equity lines	0	-0.01	-0.01		
Credit card receivables					
Commercial and industrial loans	-0.01	0.66	0.48		
All other loans and leases	0	0.01	0.02		
Net Losses on Managed Assets Percent of Total Managed Assets	0	0.11	0.09		

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	200,000	200,000	0	0	-100.00	
Dividends	0	200,000	200,000	0	0	-100.00	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	33	8,023	8,031	60,038	234,982	-99.59	-40.00
Dividends	33	8,023	8,031	60,038	234,982	-99.59	-40.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	33	208,023	208,031	60,038	234,982	-99.98	-40.00
Securities gains (losses)	0	0	0	0	0		
Other operating income	8	0	0	0	0		166.67
Total operating income	41	208,023	208,031	60,038	234,982	-99.98	-29.31
Operating Expenses							
Personnel expenses	133	4,568	3,798	3,017	6,958	-97.09	-95.09
Interest expense	0	0	0	0	111		-100.00
Other expenses	1,401	1,030	1,378	1,551	3,526	36.02	-30.26
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	1,534	5,598	5,176	4,568	10,595	-72.60	-67.58
Income (loss) before taxes	-1,493	202,425	202,855	55,470	224,387		
Applicable income taxes (credit)	-410	-1,532	-1,414	-1,245	-2,889		
Extraordinary items							
Income before undistributed income of subsidiaries	-1,083	203,957	204,269	56,715	227,276		
Equity in undistributed income of subsidiaries	192,697	64,172	96,231	59,098	94,312	200.28	338.64
Bank subsidiaries	93,485	72,015	97,854	115,619	72,563	29.81	138.32
Nonbank subsidiaries	99,212	-7,843	-1,623	-56,521	21,749		2009.10
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	191,614	268,129	300,500	115,813	321,588	-28.54	365.73
Memoranda							
Bank net income	93,485	272,015	297,854	115,619	72,563	-65.63	138.32
Nonbank net income	99,245	180	6,408	3,517	256,731	55036.11	1985.42
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,152,607	82.22	974,865	80.11	999,708	80.04	903,299	622,317	18.23	171.04
Common and preferred stock	1,152,607	82.22	974,865	80.11	999,708	80.04	903,299	622,317	18.23	171.04
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	217,613	15.52	65,180	5.36	101,400	8.12	58,023	114,543	233.86	949.34
Common and preferred stock	217,613	15.52	65,180	5.36	101,400	8.12	58,023	114,543	233.86	949.34
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	18,384	1.31	162,913	13.39	134,471	10.77	34,312	148,555	-88.72	5182.76
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	3,018	0.22	3,018	0.25	3,018	0.24	3,018	3,018	0.00	-96.19
Other assets	10,198	0.73	10,934	0.90	10,414	0.83	9,989	9,250	-6.73	176.44
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,401,820	100.00	1,216,910	100.00	1,249,011	100.00	1,008,641	897,683	15.20	164.90
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		-100.00
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	6,233	0.44	9,304	0.76	8,484	0.68	28,049	27,107	-33.01	-80.74
Balance due to subsidiaries and related institutions	49,485	3.53	49,485	4.07	49,485	3.96	49,485	49,485	0.00	-35.14
Total liabilities	55,718	3.97	58,789	4.83	57,969	4.64	77,534	76,592	-5.22	-50.10
Equity Capital	1,346,102	96.03	1,158,121	95.17	1,191,042	95.36	931,107	821,091	16.23	222.40
Perpetual preferred stock (income surplus)	0	0	7,000	0.58	0	0	46,900	46,900	-100.00	-100.00
Common stock	737	0.05	737	0.06	740	0.06	742	741	0.00	1.80
Common surplus	38,764	2.77	38,081	3.13	46,653	3.74	47,463	45,073	1.79	44.77
Retained earnings	1,300,034	92.74	1,090,971	89.65	1,123,314	89.94	835,599	728,338	19.16	278.51
Accumulated other comprehensive income	-14,851	-1.06	-46	0	-1,043	-0.08	403	39		
Other equity capital components	21,418	1.53	21,378	1.76	21,378	1.71	0	0	0.19	
Total liabilities and equity capital	1,401,820	100.00	1,216,910	100.00	1,249,011	100.00	1,008,641	897,683	15.20	164.90
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	49,485	3.53	49,485	4.07	49,485	3.96	49,485	49,485	0.00	-35.14
Notes payable to subsidiaries that issued TPS	48,000	3.42	48,000	3.94	48,000	3.84	48,000	48,000	0.00	-35.14
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital.....	20.28	11.02	96	33.79	12.52	98	27.64	11.96	99	13.51	9.11	85	43.01	10.58	99
Bank net income / Average equity investment in banks.....	11.81	11.60	59	38.50	12.35	98	31.24	12.16	98	14.42	9.38	88	12.78	10.85	72
Nonbank net income / Average equity investment in nonbanks.....	72.98	9.71	99	0.37	13.18	23	8.83	12.65	67	5.23	9.69	61	194.07	12.07	98
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.41			11.04			10.34			8.82			15.16	
Bank net income / Parent net income.....	48.79	98.76	13	101.45	96.45	50	99.12	103.27	20	99.83	104.93	15	22.56	103.77	6
Nonbank net income / Parent net income.....	51.79	2.50	96	0.07	3.22	38	2.13	0.79	80	3.04	1.04	84	79.83	1.08	99
Subsidiary holding companies' net income / Parent net income.....		85.68			66.57			92.15			101.16			92.33	
Leverage															
Total liabilities / Equity capital.....	4.14	18.39	21	5.08	16.51	23	4.87	11.91	33	8.33	11.62	45	9.33	9.66	53
Total debt / Equity capital.....	0	12.61	13	0	11.37	11	0	6.43	22	0	5.79	23	0	3.93	27
Total debt + notes payable to subs that issued TPS / Equity capital.....	3.57	14.76	24	4.14	13.41	23	4.03	10.25	33	5.16	9.67	41	5.85	7.99	45
Total debt + Loans guaranteed for affiliate / Equity capital.....	0	12.68	13	0	11.46	11	0	6.44	22	0	5.79	23	0	3.97	27
Total debt / Equity capital – excess over fair value.....	0	12.75	13	0	11.47	11	0	6.43	22	0	5.79	23	0	3.93	27
Long-term debt / Equity capital.....	0	11.91	13	0	10.65	11	0	6.32	22	0	5.67	25	0	3.86	27
Short-term debt / Equity capital.....	0	0.48	40	0	0.55	39	0	0	48	0	0.01	46	0	0.01	46
Current portion of long-term debt / Equity capital.....	0	0.09	42	0	0.10	40	0	0	45	0	0	47	0	0	47
Excess cost over fair value / Equity capital.....	0	0.09	40	0	0.08	40	0	0.01	45	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt.....	0	39.59	11	0	40.69	9	0	29.28	21	0	20.97	23	0	14.37	26
Double Leverage															
Equity investment in subs / Equity capital.....	101.79	104.01	45	89.80	103.15	3	92.45	105.13	6	103.25	104.49	52	89.74	104.21	4
Total investment in subs / Equity capital.....	101.79	109.29	36	89.80	108.29	2	92.45	105.41	5	103.25	104.82	51	89.74	104.48	4
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	0.09	0.39	40	-0.33	0.27	11	-0.30	0.43	14	0.26	0.49	47	-0.26	0.44	16
Equity investment in subs – equity cap / Net income-div (X).....	0.10	1.15	9		0.85			1.19		0.28	1.45	15		1.47	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	3.08	130.36	5	1,141.74	152.56	99	1,166.04	150.01	98	467.10	121.76	95	1,162.05	153.39	97
Cash from ops + noncash items + op expense / Op expense + dividend.....	-10.80	118.32	12	1,034.46	155.61	99	1,054.75	167.98	96	468.64	138.81	94	1,181.70	152.31	98
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	-692.35	105.80	0	800.68	94.59	99	657.62	113.54	96	-770.75	140.42	2	412.99	105.99	96
Pretax operating income + interest expense / Interest expense.....		1,565.66			1,645.53			2,918.78			2,318.94		2,250.45	17,211.14	92
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	-40.58	1,454.22	8	27,344.28	1,896.20	97	20,631.88	2,104.65	94	4,587.86	1,435.81	88	8,197.69	2,481.22	91
Dividends + interest from subsidiaries / Interest expense + dividends.....	0.25	150.57	7	1,630.79	174.48	99	1,627.02	185.27	97	702.03	137	96	2,353.11	196.13	97
Fees + other income from subsidiaries / Salary + other expenses.....	0	10.18	35	0	12.03	34	0	5.56	37	0	4.45	39	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X).....		26.99		157.82	40.79	90	173.80	541.74	64		52.16		128.38	71.69	73
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	0	3.60	23	0	3.29	25	0	2.37	29	0	2.19	28	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.30			0.60			0			0			0	
Nonaccrual.....		0.65			1.04			0			0			8.16	
Total.....		0.95			1.64			0			0			8.16	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	50	0	0	50	0	0	49
To nonbank subsidiaries.....	0	0.01	47	0	0.03	46	0	0	49	0	0	49	0	0	49
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total.....	0	0.01	47	0	0.03	46	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	1.85	1.77	82	0.58	1.76	74	0.73	0.09	92	0.80	0.09	92	1.95	0.13	97
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.06	40	0	0.07	40	0	0	49	0	0	49	0	0	49

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		70.90		6.25	69.90	3	6.26	67.32	9	15.08	79.13	9	4.34	65.39	9
Dividends declared / Net income.....	6.85	31.93	11	4.76	27.22	12	4.25	22.04	20	7.38	29.39	19	3.07	25.65	15
Net income – dividends / Average equity.....	18.90	7.51	97	32.18	9.25	98	26.46	9.19	99	12.51	6.36	93	41.69	7.61	99
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	0	133.26	10	1,567.89	160.45	98	1,564.21	166.48	98	0	130.75	6	0	160.93	7
Dividends from nonbank subsidiaries.....	0.25	2.76	65	62.90	6.19	92	62.81	2.62	98	702.03	3.01	99	2,379.56	2.59	99
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	0	47	0	0	48	0	0	48
Dividends from all subsidiaries.....	0.25	183.35	11	1,630.79	213.42	98	1,627.02	201.01	96	702.03	158.62	95	2,379.56	209.89	98
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	0	43.79	8	73.53	43.30	76	67.15	40.82	74	0	43.52	7	0	45.88	8
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.01	35	0	0.05	33	0	0.09	32
Management and service fees from bank subsidiaries.....	0	0.95	38	0	0.87	38	0	0.47	43	0	0.57	43	0	0.47	43
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	45	0	0	46	0	0	46
Operating income from bank subsidiaries.....	0	52.71	4	73.53	48.70	74	67.15	43.51	71	0	51.02	4	0	48.40	5
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	0.03	47.96	28	4,457.22	66.90	98	125.33	68.07	89	1,707.08	99.52	95	91.53	76.61	52
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	0.04	46	0	0.07	45	0	0.91	44
Management and service fees from nonbank subsidiaries.....	0	0.51	41	0	0.66	39	0	0.15	47	0	0.02	47	0	0.02	47
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.03	45	0	0.11	47	0	0.01	47
Operating income from nonbank subsidiaries.....	0.03	64.26	18	4,457.22	94.31	98	125.33	73.08	86	1,707.08	105.70	95	91.53	83.73	49
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			42.28			29.39			65.48	
Interest income from subsidiary holding companies.....		15.40			5.06			0			0			0	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0			0			0	
Other income from subsidiary holding companies.....		-3			-0.41			0			0			0	
Operating income from subsidiary holding companies.....		85.23			47.30			42.28			29.39			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	0	67.73	10	96.14	72.55	55	96.14	76.48	45	0	76.69	8	0	77.61	8
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.06	35	0	0.11	33	0	0.23	32
Management and service fees from bank subsidiaries.....	0	1.25	38	0	1.64	37	0	1.26	43	0	0.96	43	0	0.75	43
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.01	45	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries.....	0	81.70	4	96.14	82.68	43	96.14	84.17	35	0	84.80	5	0	94.06	4
Dividends from nonbank subsidiaries.....	80.49	2.90	97	3.86	3.56	74	3.86	1.35	80	100	1.76	99	100	1.13	99
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0	46	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries.....	0	0.01	43	0	0.02	42	0	0	48	0	0	48	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries.....	80.49	4.41	96	3.86	5.69	67	3.86	1.71	79	100	2.06	99	100	1.56	98
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	0	47	0	0	48	0	0	47
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0	49	0	0	50	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			287.26			400.31			1,178.56	
Loans and advances from subsidiaries / Total debt.....		27.96			28.03			32.71			59.71			70.71	